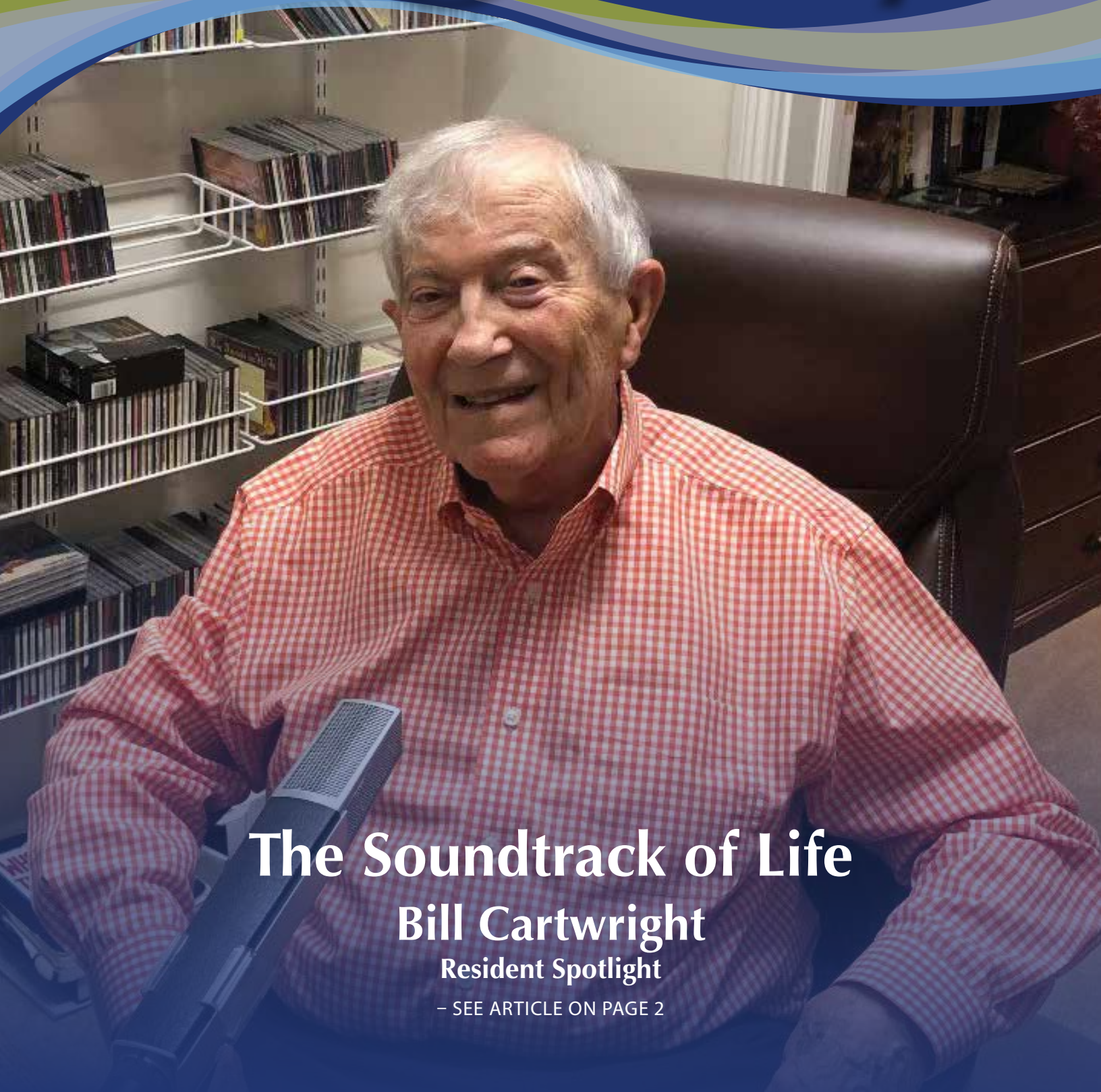


legacy

Summer 2021

A PUBLICATION OF LIFE ENRICHING
COMMUNITIES AND CONCORD RESERVE
FOUNDATIONS



The Soundtrack of Life

Bill Cartwright

Resident Spotlight

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legacy

A LIFE ENRICHING COMMUNITIES AND
CONCORD RESERVE FOUNDATIONS
PUBLICATION • SUMMER 2021

Life Enriching Communities Foundation
6279 Tri-Ridge Blvd., Suite 320
Loveland, Ohio 45140
513-247-1357
www.lec.org

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Legacy is published by Life Enriching Communities and Concord Reserve Foundations. We provide services and accommodations at Twin Towers, Twin Lakes and Concord Reserve senior living communities and continuing care at home services with Confident Living. Affiliated with the West Ohio Conference of the United Methodist Church, Life Enriching Communities welcomes people of all faiths. We do not discriminate and we provide free assistance in your native language, if needed. Find our complete non-discrimination policy at lec.org

VISION

Residents, associates and those otherwise engaged with LEC thrive in our communities and in their lives.

MISSION

The LEC and CR Foundations support and promote Life Enriching Communities' mission and impact through:

- Generating resources to fill ever-evolving and expanding needs
- Educating stakeholders to engage with us in service to those whose lives we are positioned to touch

CORE VALUES

Respect • Innovation • Spirituality • Excellence
• Stewardship

ON THE COVER: Bill Cartwright, Resident Spotlight

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The Soundtrack of Life

Bill Cartwright Resident Spotlight

Listen to the sounds of swing that fill the airways of WVXU every Saturday night as *Swing with Bill Cartwright* plays your favorites from the '30s and '40s music era. Bill is a recent resident of Twin Lakes and a local music enthusiast, sharing his passions across the Cincinnati radio waves. This has been a passion for Bill that began many years ago. The beauty of living in a community where Bill can still host his show while having the amenities of in-house dining, a worry-free home where his needs are tended to with compassionate care and a thriving social community make Twin Lakes a wonderful place to call home.

“You know, it’s funny how you eventually end up in the right career. It was my late teens when I thought I wanted to get into radio. I listened to all the disc jockeys and just thought they were so cool. I decided to take a shot at getting into radio but after about three years I decided, wisely, it wasn’t the best lifelong career. It took me a few years to decide what I really wanted to do. I started my own electronic communications equipment distribution company in 1968, Cartwright Communications, which I owned and operated for close 30 years.”

Bill records his radio program, *Swing with Bill Cartwright*, from the comfort of his apartment at Twin Lakes. Bill has created a broadcast recording studio in his apartment where he can easily record the programming for his weekly radio program. And with his maintenance-free lifestyle at Twin Lakes, he finally has the time to return to his teenage passion.

“I decided to get back into disc jockeying because I had a lot of time and I really missed it. So, that’s what I got into in the late ‘90s and started volunteering on the air at WVXU. They had a program at that time called *When Swing was King*. For someone who has never listened to it, it’s hard to explain but swing and big band is a music forum that was really popular from the mid-’30s until about the middle ‘40s.”

When asked what drew him to the music of that era, Bill said:

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“It’s kind of like falling in love, I guess, I met the right kind of music and thought ‘this is for me.’ I like the music and I like the lyrics that were written by some of the legendary composers. George and Ira Gershwin, Richard Rogers and Lorenz Milton Hart, Oscar Hammerstein and maybe half a dozen others who are simply legendary.”

Now, the soundtrack of Bill’s life has changed tunes as he made the decision to move to Twin Lakes.

“I moved here because I felt that I needed to have more security available for me and my significant other. Both of us have back problems, unfortunately, and we needed a little extra help. We also wanted access to good food. Neither one of us are cooks, and the thought of having to get food in from somewhere most of the week was not something we wanted to do. And I heard such good things about Twin Lakes.”

When asked about the response to COVID-19, Bill said:

“Yes, I think they handled it well. I don’t know what else they could have done, frankly. When the virus happened, there’s no way they could have done anything differently. Their primary job was to keep us all safe.”

Residents and Associates alike pulled together when the Covid virus swept through the state. The LEC communities never lost sight of caring for one another and showing compassion for their friends and neighbors during this time. Bill became a resident of Twin Lakes shortly before the Covid restrictions were put in place, so he didn’t have the opportunity to meet new friends and make acquaintances right away, experiencing the community in full. He is looking forward to experiencing the vibrant, active community we all love and appreciate. Twin Lakes welcomes Bill and his partner Jeri with open arms and wish them a wonderful experience in 2021!



TRUE FRIENDS, Together Through Decades

Life Enriching Communities, including Twin Lakes, Twin Towers and Concord Reserve, define the spirit of fellowship and friendship. This warm-hearted story about true friendship that spans a lifetime symbolizes the loving, Christian environment our communities embody.

There's something special about friends who have been with you throughout different stages of life. Each person must walk their own path, but when those paths are parallel, you may find yourself walking side-by-side for a lifetime. For many, the friendships made in their early twenties are the ones that last a lifetime, and for two residents at Twin Towers, that friendship has lasted seven decades.

“We were just always in the same circles,” said Leigh Fopma-Ismael when asked what made them friends so long. **“We met back in 1951 when I started teaching. Jean Hafer’s husband was the P.E. teacher in the room next to mine. Then we started going to a monthly bridge group together.”**

“I didn’t know anyone here in Cincinnati,” said Jean Hafer in response to her and her husband’s move to the area. **“It was such a relief to make friends and we’ve stayed very good friends all these years.”**

As it turns out, proximity is one of the most significant factors when it comes to long-term friendships. Where you live and who you live with really matters. It’s called the Proximity Principle and it demonstrates those who live close to each other or share a community are more likely to form close and meaningful friendships.

“Our lives have been intertwined throughout the years because of our children,” Jean explained. **“My son and**

Leigh’s daughter were in the same high school graduation class. One time, we took a vacation to California and went to Knott’s Berry Farm. There was a high school field trip that same day and was chaperoned by Leigh’s son, Bob. Then, when I went back to college, guess who my teacher was? Leigh was teaching at UC at the time. We see each other still and we have a lot of wonderful memories.”

For decades Leigh and Jean's lives have overlapped. According to the Proximity Principle, that was the perfect combination for creating a lasting friendship, one that continues to remain a constant, even in their senior years.

“I remember just asking her to come to Twin Towers,” Leigh said, **“and we were so happy when they finally moved in. What brought me here was my husband. He was not doing well and we knew we needed to do something soon. I was driving down the road and I saw a sign that said ‘Showing New Apartments’ and I just thought it was God’s direction. So, I pulled in and asked to see the apartments and I really liked it.”**

Since they have made Twin Towers their home, both have made many new friends. Leigh and Jean have been highly involved with all that Twin Towers has to offer. They have been a part of TTwin Towers Auxiliary, participated in many Foundation functions and continue to bless others with their generosity and desire to help others find new friends.

The Life Enriching Communities Foundation strives to bless others and foster a sense of community and togetherness by supporting the growing needs of residents and associates. Leigh and Jean are great examples of what being a blessing to others and being a friend is all about.



Your Future, Built on a Strong Foundation

“Once a resident, always a resident,” is the promise of Life Enriching Communities, and that extends to the newest community in the LEC family; Concord Reserve.

“The Foundation can be very helpful. The idea of donating and the way the Foundation is set up are important to life in the community. There are people who always keep the community together,” said Sharon Raquet, a resident of Concord Reserve since September, 2020. At different times, Sharon and her late husband Chuck both served on the Concord Reserve Board. They also volunteered in a variety of capacities for over 30 years and Sharon served on the Foundation Board.

“It is through the generosity of others that the LEC and Concord Reserve Foundations are able to support the growing financial

needs of residents and associates. The Foundations allow people to live their best life every day. Gifts make an immediate impact, offering vital resources and diverse opportunities for those who live and work in our communities.”

“I look at the Foundation and think that is the solid support and that is the part that needs to be understood. People are always willing to give to specific asks, they don’t do so well with vague ideas. That’s why it’s so important that people know what the Foundation is.”

The Foundation helps residents in three ways:

Benevolent Care: Ensuring that residents who have outlived their personal financial resources or experienced a catastrophic event continue to live at home, receiving the highest quality care and service.

Pastoral Care: The heart of our ministry that preserves, protects and perpetuates our spiritual foundation by ensuring residents, their family members, and our associates receive spiritual support and counseling.

Long-Term Nursing Support: As the cost of healthcare continues to escalate, this provides funding to cover the difference between the cost of long-term nursing care and the amount Medicaid reimburses for that care. This is our greatest need.

You can help ensure residents and staff have the highest quality support and resources for the long-term. If you have personally benefited from care as a resident – or if you are a family member or a friend of a resident – consider giving to the LEC or Concord Reserve Foundation.

Each resident deserves to feel confident and comfortable in their retirement. Your gift will enable many others to reside in a supportive, family-oriented community, with the highest quality care and service. Help take care of your neighbors and build a strong foundation for the future.

Lennard Court Now Open

Twin Lakes has welcomed residents to Lennard Court, the new Memory Support Assisted Living. With occupancy ideal for those with a diagnosis of Alzheimer's or dementia, it offers specialized services in a supportive environment. Lennard Court features state-of-the-art private accommodations, campus-wide programming, and around-the-clock care. It also provides assistance with daily housekeeping, social events, and 24/7 nursing services.



Foundations Built to Last

For the sixth year in a row, Life Enriching Communities (LEC) has been acknowledged by Fitch Ratings for outstanding financial strength and awarded a 'BBB' investment-grade credit rating for our stable outlook.

Fitch Ratings is an international credit rating agency that investors use to identify companies as solid investments. Fitch bases the ratings on several factors and LEC has regularly implemented strategies to maintain and improve resident safety, which guaranteed this positive outcome. We are proud to be the only Hamilton

County-based Non-profit Senior Living Organization to have an investment-grade credit rating, of which only a small fraction of non-profit senior living organizations across the country can boast.

The daily business of fulfilling LEC's mission to help seniors age well requires significant funding to build, improve, and maintain our beautiful campuses. It is essential to the organization to have access to lower interest rates to assist our residents in preserving their savings and ensuring their funds last longer.

Concord Reserve Independent Living

This year, Concord Reserve in Westlake, Ohio opened its doors under the LEC roof and is now accepting residents to its 80 newly added independent living apartments. The community also offers memory support and nursing care services.



Twin Towers Responds to COVID

In response to the public health crisis, Twin Towers created Health Care Isolation Centers (HCIC). The purpose was to relieve pressure on hospital systems for post-

acute care and provide support for existing health care personnel and resources by delaying or avoiding hospitalization of COVID-19 patients. The role of the HCIC

was to function as a quarantine unit to limit exposure to the virus and monitor signs and symptoms during a 14-day stay.

GROWING STOCK, GROWING GENEROSITY

How a Gift of Stock Can Be Win-Win

If you own stock that's increased in value since you purchased it (and you've owned it for at least one year), you have a unique opportunity to bless someone's life. When you donate securities to the Life Enriching Communities Foundation, you receive the same income tax savings (if you itemize) that you would if you wrote us a check, but with the added benefit of eliminating capital gains taxes on the transfer, which can be as high as 20 percent.

Making a gift of securities to support Benevolent Care, Pastoral Care or Long-Term Nursing needs is as easy as instructing your broker to transfer the shares or, if you have the physical securities, hand-delivering or mailing the certificates along with a stock power to us in separate envelopes. (Tip: Using separate envelopes protects your gift—the certificates will not be negotiable without the stock power.)

Here's an example of how a gift of stock works:

Dave owns stocks currently valued at \$25,000 that he purchased for \$10,000 several years ago. He would pay \$2,250 in capital gains tax if he sells the securities (\$15,000 X .15 capital gains tax rate). Instead, Dave decides to donate

the stock to the Life Enriching Communities Foundation rather than sell it. By doing this, Dave receives an income tax charitable deduction for the full fair market value of \$25,000 and eliminates any capital gains tax.

Using assets other than cash also allows you more flexibility when planning your gift, and there are even more potential benefits if you plan your gift creatively. For example, if you aren't ready to give up these assets during your lifetime, a gift of securities through your will or living trust allows you the flexibility to change your mind at any time. You can continue to receive dividends and participate in shareholder votes, and the securities are still yours if you need them for other expenses.

Through creative gift planning, you can secure residents in need. We can work with your advisors to help you plan for tomorrow and receive maximum benefits today.

Benefits:

- **Receive an income tax deduction for gifts of securities if you itemize.**
- **Provide relief from capital gains tax with gifts of securities.**
- **Help bless those in need with your contribution.**

Take the Next Step

We can help clarify and document the steps to donate stock to us. Please feel free to contact us to see how your gift can be win-win.

- **LEC and Concord Reserve- Dan McManus at 513-719-3540 or dan.mcmanus@lec.org**
- **Twin Lakes- Tammy Rasey at 513-247-1362 or tammy.rasey@lec.org**
- **Twin Towers- Matt Hilderbran at 513-853-2009 or matt.hilderbran@lec.org**

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Save the Date!

A Musical Feast

OCTOBER 14, 2021

On October 14th, enjoy coming together to listen to *A Musical Feast* (virtual) with our Artists-in-Residence from the University of Cincinnati-College Conservatory of Music (CCM):

The partnership with CCM, dating back to 2015, offers housing to five graduate students who perform live music concerts for the Twin Towers community. The artists perform monthly recitals for the residents during their residency. The benefits the students receive surpass housing; this partnership aligns with CCM's mission to immerse students in their community.

Dollars raised through A Musical Feast are used to support the mission of the Life Enriching Communities Foundation, including Benevolent and Pastoral Care and Unfunded Long-term Nursing Care for residents utilizing Medicaid at Twin Towers and Twin Lakes and Concord Reserve.

